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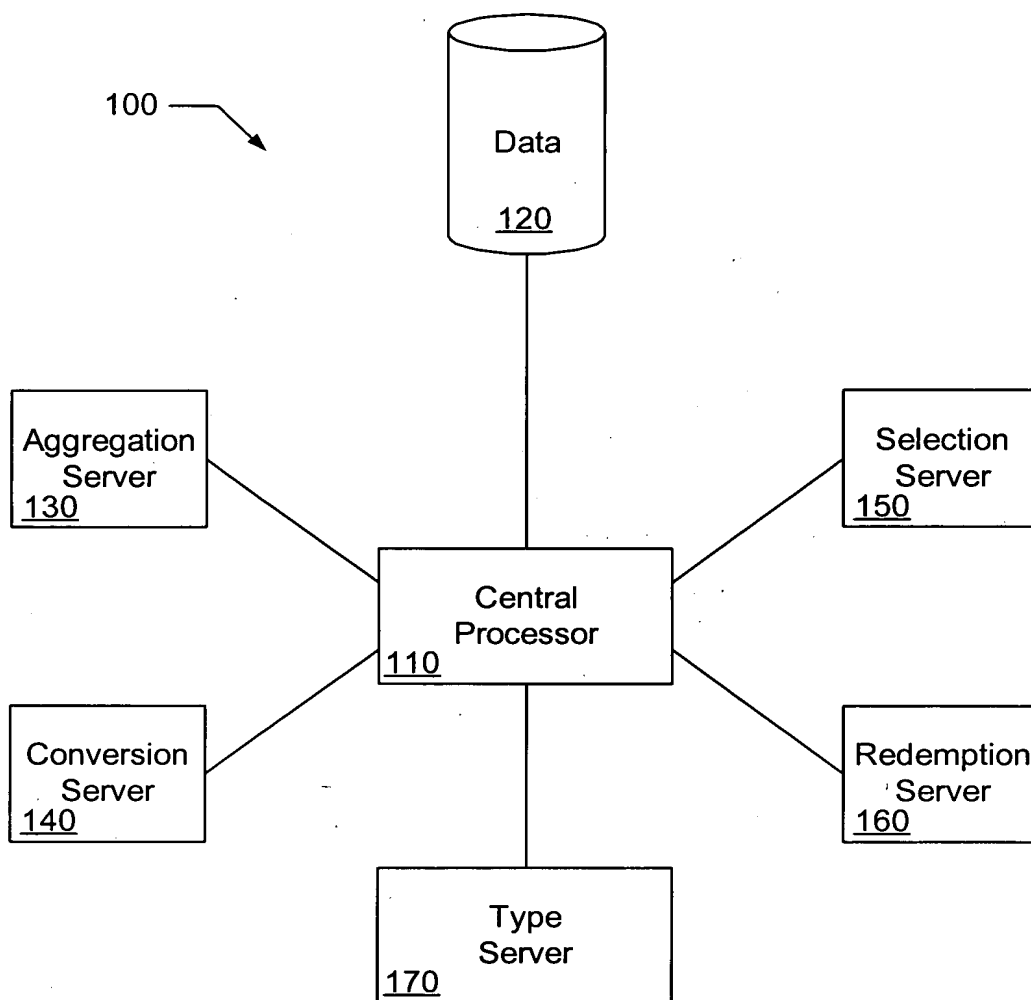


Figure 1

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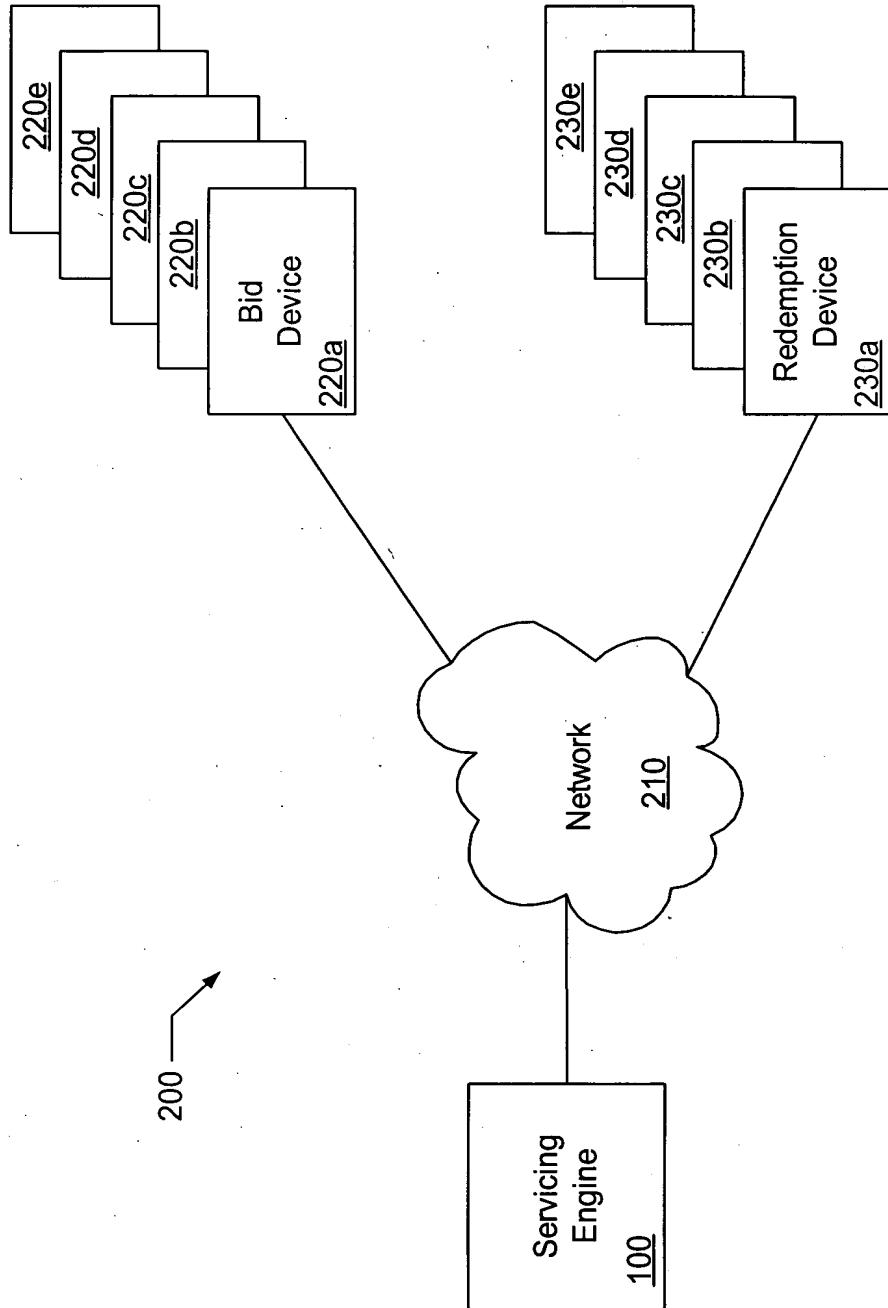


Figure 2

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Employee ID	Accrued Balance	Redeemed Amount	Elective Balance	Category Selections	Category Allocation	Bid Premium	Redemption Balance
Employee A	1000	600	400	Category A	20	100	80
Employee B	467	467	0	Category B	80	135	432
Employee C	10877	1877	9000	Category A	100	100	0
				Category A	50	100	4500
				Category C	10	110	990
				Category D	20	121	2178
				Category E	15	105	1417
				Category F	5	150	675
Employee D	4003	503	3500	Category E	35	105	1286
				Category F	35	150	1837
Employee E	100	0	100	Category G	30	200	2100
Employee F	67	67	0	Category A	100	100	100
				Category A	80	100	0
Employee G	8655	8055	600	Category C	20	110	0
				Category D	100	121	726

Figure 3

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400 →

Redeemable Benefit			
	Category	B	Logon
430	Total Elective Balance	13600	435 Total Redeemed Amount 11569
440	Category A Allocation	4680	441 Premium 1.40 442 Actual Redemption % 42
445	Category B Allocation	320	446 Premium 1.35 447 Actual Redemption % 6
450	Category C Allocation	900	451 Premium 1.10 452 Actual Redemption % 9
455	Category D Allocation	2400	456 Premium 1.21 457 Actual Redemption % 11
460	Category E Allocation	2575	461 Premium 1.05 462 Actual Redemption % 14
465	Category F Allocation	1675	466 Premium 1.50 467 Actual Redemption % 14
470	Category G Allocation	1050	471 Premium 2.00 472 Actual Redemption % 4
New Category B Premium			420

Figure 4

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500 →

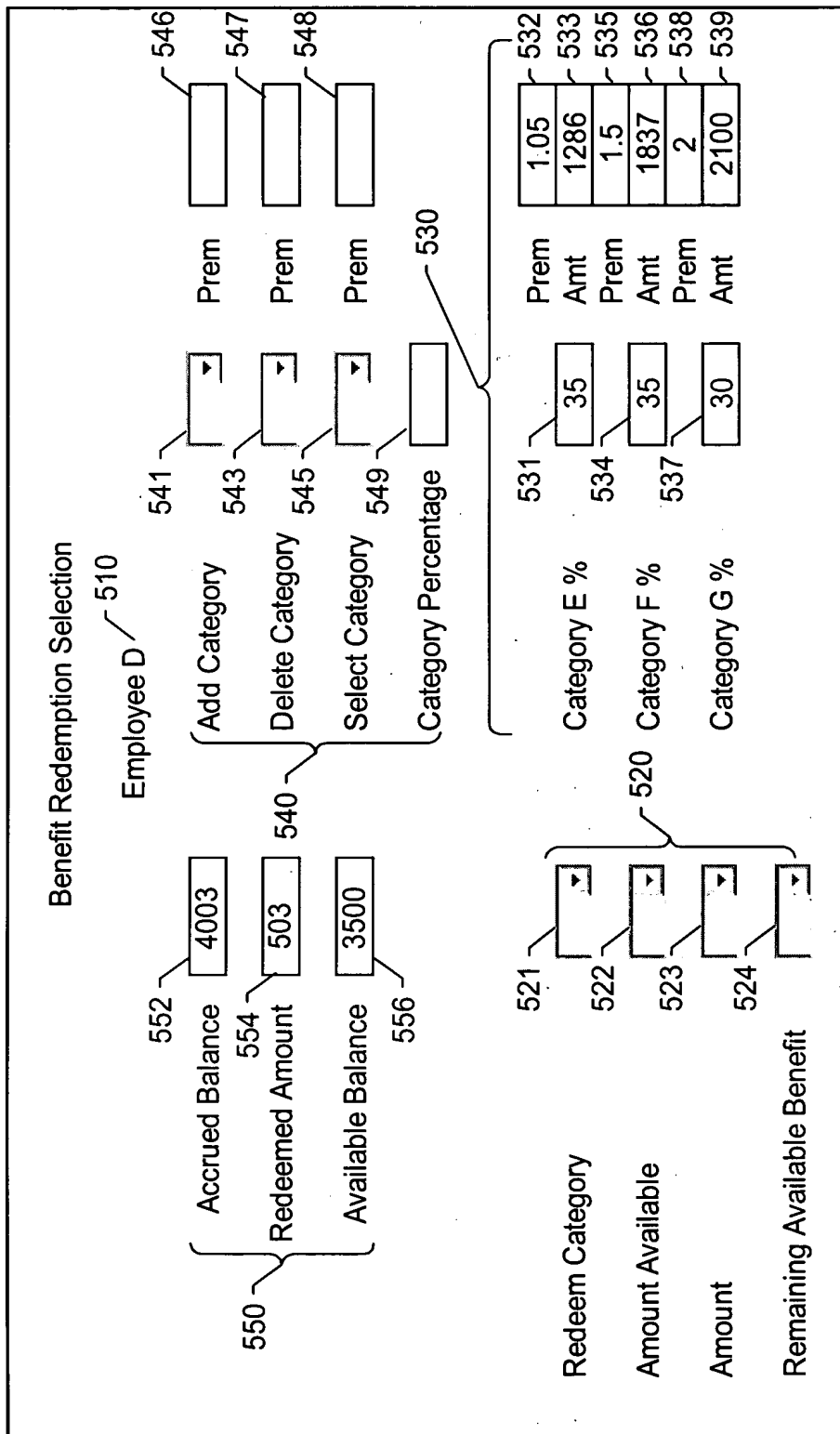


Figure 5

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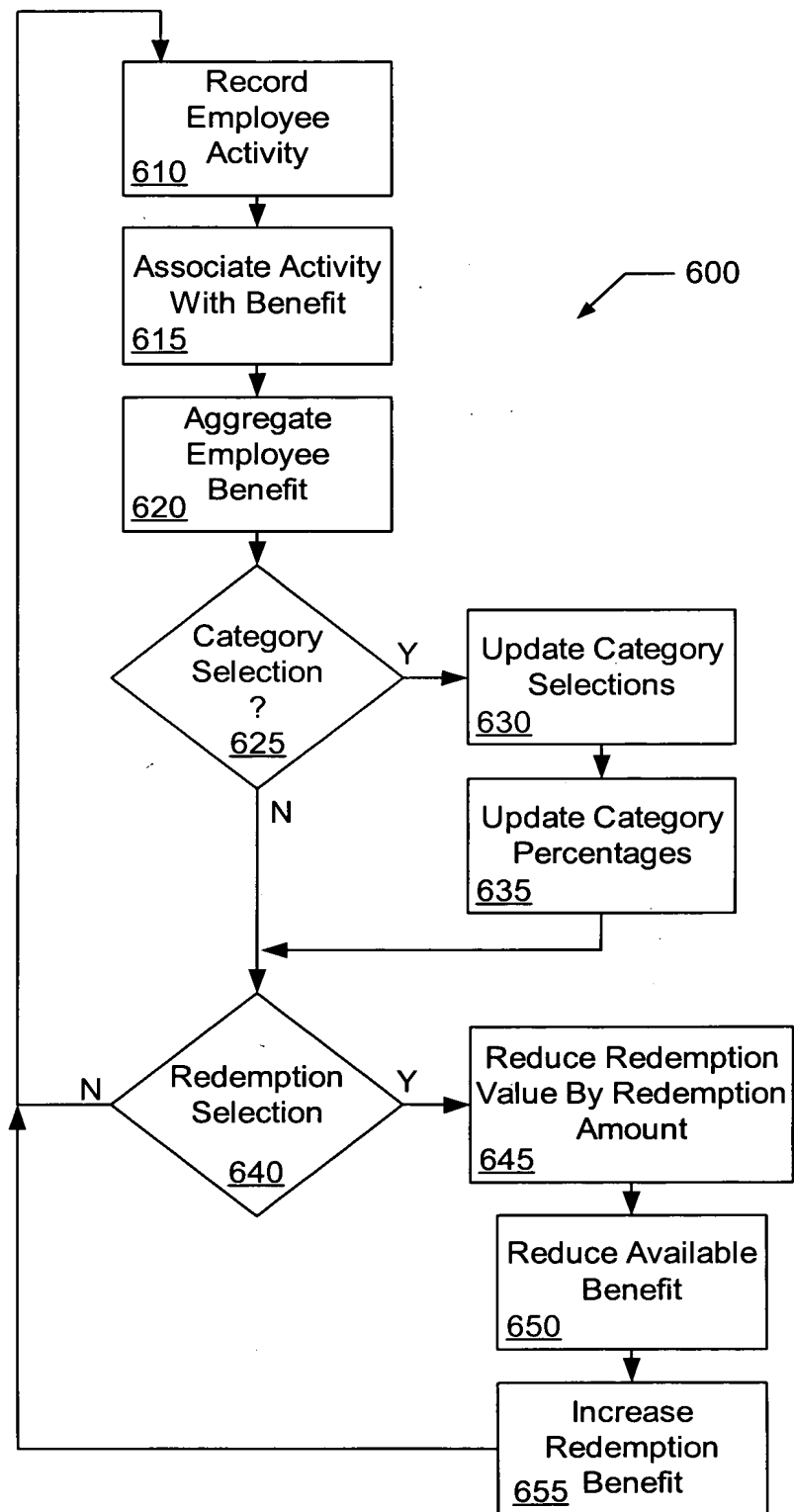


Figure 6

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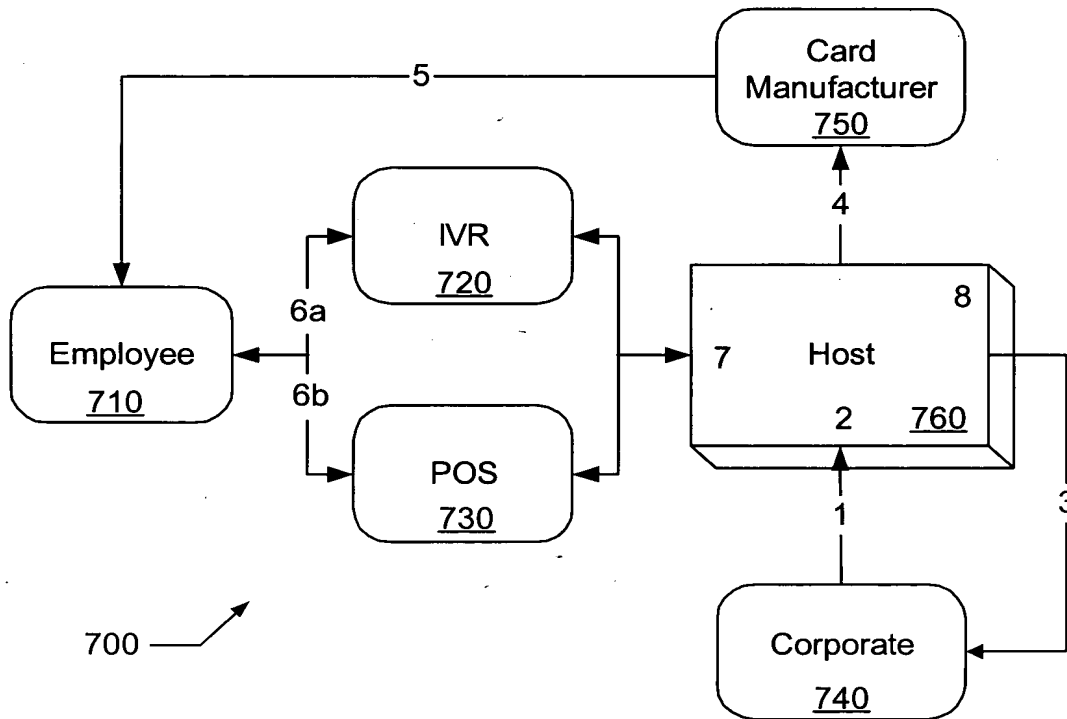


Figure 7